Case 08-17388 Doc 1 Filed 07/07/08 Entered 07/07/08 09:18:31 Desc Main Page 1 of 33 Document B1 (Official Form 1) (1/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **Voluntary Petition CHICAGO DIVISION (EASTERN)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): GOOLSBY, DARYL D. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-6411 than one, state all): Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 2221 Carmel Blvd. Zion, IL ZIP CODE ZIP CODE 60099 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: **LAKE** Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) (Check one box.) the Petition is Filed (Check one box.) Health Care Business  $\overline{\mathbf{Q}}$ Chapter 7 Chapter 15 Petition for Recognition Single Asset Real Estate as defined Chapter 9 Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Stockbroker of a Foreign Nonmain Proceeding Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank **Nature of Debts** entities, check this box and state type (Check one box.) of entity below.) Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a business debts. (Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States personal, family, or house Code (the Internal Revenue Code) hold purpose. Filing Fee (Check one box.) **Chapter 11 Debtors** Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Check if: signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 25,001-Over **√** 1-49 \_\_\_ 10,001-**\_\_\_** 200-999 \_\_\_ 1,000-<u>|</u> 5,001-50,001-∐ 50-99 ∐ 100-199 5.000 10.000 25.000 50.000 100.000 100.000

\$50,000,001

\$50,000,001

to \$100 million

to \$100 million

\$100,000,001

to \$500 million

\$100,000,001

to \$500 million

\$500,000,001

\$500,000,001 More than

to \$1 billion

to \$1 billion

More than

\$1 billion

\$1 billion

\$10,000,001

to \$50 million

\$10,000,001

to \$50 million

Estimated Assets

\$50,000 \$100,000

Estimated Liabilities

\$50,000 \$100,000

\$0 to

\$50,001 to

\$50,001 to

\$100,001 to \$500,001

\$100,001 to \$500,001

to \$1 million

to \$1 million

\$500,000

\$500,000

\$1,000,001

\$1,000,001

to \$10 million

to \$10 million

Case 08-17388 Doc 1 Filed 07/07/08 Entered 07/07/08 09:18:31 Desc Main (Official Form 1) (1/08) Page 2 of 33

BJ ((	Official Form 1) (1/08)	1 ago 2 oi 00	Page 2		
	pluntary Petition his page must be completed and filed in every case.)	Name of Debtor(s): DARYL D. GOO	DLSBY		
`	All Prior Bankruptcy Cases Filed Within Last	: <b>8 Years</b> (If more than two, attach add	ditional sheet.)		
Loca <b>No</b> i	tion Where Filed:	Case Number:	Date Filed:		
Loca	tion Where Filed:	Case Number:	Date Filed:		
	Pending Bankruptcy Case Filed by any Spouse, Partner or	r Affiliate of this Debtor (If more t	than one, attach additional sheet.)		
Nam	e of Debtor:	Case Number:	Date Filed:		
Distri	ct:	Relationship:	Judge:		
10Q	Exhibit A be completed if debtor is required to file periodic reports (e.g., forms 10K and ) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) e Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).			
		X /s/ Kenneth S. Borcia	07/03/2008		
		Kenneth S. Borcia	Date		
	Ex	hibit C			
Doe	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.	e a threat of imminent and identifiable harm to	public health or safety?		
	Ex	hibit D			
Ì	be completed by every individual debtor. If a joint petition is filed, each Exhibit D completed and signed by the debtor is attached and m is is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ade a part of this petition.	separate Exhibit D.)		
	Information Regard	ling the Debtor - Venue			
		applicable box.)			
$\overline{\checkmark}$	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	·	strict for 180 days immediately		
	There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pending in this Distr	ict.		
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
	•	des as a Tenant of Residential Prope	rty		
	Check all applications a judgment against the debtor for possession of debtors	pplicable boxes.) s residence. (If box checked, complete	e the following.)		
	$\overline{\epsilon}$	Name of landlord that obtained judgme	ent)		
	$\overline{i}$	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, there are circ monetary default that gave rise to the judgment for possession, after	cumstances under which the debtor wou	•		
	Debtor has included in this petition the deposit with the court of any repetition.	ent that would become due during the 3	30-day period after the filing of the		
	Debtor certifies that he/she has served the Landlord with this certifica	tion. (11 U.S.C. § 362(I)).			

B1 (Official Form 1) (1/08) Docume	ent Page 3 of 33 Page:
Voluntary Petition	Name of Debtor(s): DARYL D. GOOLSBY
(This page must be completed and filed in every case)	
, , , , , , , , , , , , , , , , , , , ,	Signatures
Signatura(s) of Dobtor(s) (Individual Laint)	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
	recognition of the foreign main proceeding is attached.
/s/ DARYL D. GOOLSBY DARYL D. GOOLSBY	—   <sub>V</sub>
	X
X	(Signature of Foreign Representative)
Telephone Number (If not represented by attorney) 07/03/2008	(Printed Name of Foreign Representative)
Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Kenneth S. Borcia  Kenneth S. Borcia  Kenneth S. Borcia  Kenneth S. Borcia & Associates  117 S. Milwaukee., Suite A-3  P.O. Box 447  Libertyville, IL 60048  Phone No.(847) 634-8800  Pax No.(847) 634-8932  07/03/2008  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.  Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
the debtor.  The debtor requests relief in accordance with the chapter of title 11, United Stat Code, specified in this petition.	Address X
Signature of Authorized Individual  Printed Name of Authorized Individual	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Official Form 1, Exhibit D (10/06)

# Document Page 4 of 33 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE:	DARYL D. GOOLSBY	Case No.	
			(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services
provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Doc 1 Filed 07/07/08 Entered 07/07/08 09:18:31 Desc Main Case 08-17388

Official Form 1, Exhibit D (10/06)

# NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

Case No. IN RE: DARYL D. GOOLSBY (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
<ul> <li>□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of</li> <li>11 U.S.C. § 109(h) does not apply in this district.</li> </ul>
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ DARYL D. GOOLSBY  DARYL D. GOOLSBY
Date:07/03/2008

Case 08-17388 Doc 1 Filed 07/07/08 Entered 07/07/08 09:18:31 Desc Main Document Page 6 of 33

B6A (Official Form 6A) (12/07)

In re DARYL D. GOOLSBY

Case No.	
	(if known)

# **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
home - 2221 Carmel Blvd., Zion	joint tenants		\$150,000.00	\$198,000.00

\$150,000.00

(Report also on Summary of Schedules)

Case 08-17388 Doc 1 Filed 07/07/08 Entered 07/07/08 09:18:31 Desc Main Document Page 7 of 33

B6B (Official Form 6B) (12/07)

In re DARYL D. GOOLSBY

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$0.00
Checking, savings or other financial accounts, certificates of deposit		Great Lakes	-	\$200.00
or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings Bonds	-	\$400.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Refrigerator, stove,washer/dryer, bedroom furniture, kitchen living room furniture, audio, video & computer equipment, misc. household goods, dining room set	-	\$1,200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures & collections	-	\$35.00
6. Wearing apparel.		clothing	-	\$100.00
7. Furs and jewelry.		Furs & jewelry	-	\$40.00
8. Firearms and sports, photographic, and other hobby equipment.		sports & hobby equipment	-	\$25.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			

Case 08-17388 Doc 1 Filed 07/07/08 Entered 07/07/08 09:18:31 Desc Main Document Page 8 of 33

B6B (Official Form 6B) (12/07) -- Cont.

In re DARYL D. GOOLSBY

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		U.S. Government	-	Unknown
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.		(8) \$100.00 Savings Bond at Maturity	-	\$0.00
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

Case 08-17388 Doc 1 Filed 07/07/08 Entered 07/07/08 09:18:31 Desc Main Document Page 9 of 33

B6B (Official Form 6B) (12/07) -- Cont.

In re	DARYL	D. GO	OLSBY
-------	-------	-------	-------

Case No.	
·	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Chrysler	-	\$1,000.00
26. Boats, motors, and accessories.	х			

Entered 07/07/08 09:18:31 Desc Main Case 08-17388 Doc 1 Filed 07/07/08 Document Page 10 of 33

B6B (Official Form 6B) (12/07) -- Cont.

In re	DARY	'L D.	GOO	LSBY
-------	------	-------	-----	------

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	x			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		3 continuation sheets attached		\$3,000,00

Case 08-17388 Doc 1 Filed 07/07/08 Entered 07/07/08 09:18:31 Desc Main Document Page 11 of 33

B6C (Official Form 6C) (12/07)

In re	DA	RY	L D.	GO	OL	SBY
-------	----	----	------	----	----	-----

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$0.00	\$0.00
Great Lakes	735 ILCS 5/12-1001(b)	\$200.00	\$200.00
Savings Bonds	735 ILCS 5/12-1001(b)	\$400.00	\$400.00
Refrigerator, stove,washer/dryer, bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods, dining room set	735 ILCS 5/12-1001(b)	\$1,200.00	\$1,200.00
Books, pictures & collections	735 ILCS 5/12-1001(b)	\$35.00	\$35.00
clothing	735 ILCS 5/12-1001(a), ( e)	100%	\$100.00
Furs & jewelry	735 ILCS 5/12-1001(b)	\$40.00	\$40.00
sports & hobby equipment	735 ILCS 5/12-1001(b)	\$25.00	\$25.00
U.S. Government	735 ILCS 5/12-1006	100%	Unknown
(8) \$100.00 Savings Bond at Maturity	735 ILCS 5/12-1001(b)	\$0.00	\$0.00
1998 Chrysler	735 ILCS 5/12-1001(c)	\$1,000.00	\$1,000.00
	•	\$3,000.00	\$3,000.00

Case 08-17388 Doc 1 Filed 07/07/08 En

Entered 07/07/08 09:18:31 Desc Main Page 12 of 33

B6D (Official Form 6D) (12/07)
In re DARYL D. GOOLSBY

Case No.	
	(if known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			or rids no orcations holding secured claims					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:			DATE INCURRED: NATURE OF LIEN:					
Citimortgage P.O.Box 9440 Gaithersburg, MD 20898-9440	x	-	COLLATERAL: Home REMARKS: Surrender				\$21,700.00	
			VALUE: \$150,000.00					
ACCT #:	$\dagger$		DATE INCURRED: NATURE OF LIEN:					
Homecoming Financial P.O. Box 9001719 Louisville, KY 40290-1719	x	-	COLLATERAL: Home REMARKS: Surrender				\$177,229.00	\$27,229.00
	+		VALUE: \$150,000.00					
		•	Subtotal (Total of this I	_		- 1	\$198,929.00	\$27,229.00
No continuation about attache			Total (Use only on last p	oag	e) >	٠	\$198,929.00 (Peport also on	\$27,229.00

No \_\_\_\_continuation sheets attached

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Document

Case 08-17388 Doc 1 Filed 07/07/08 Entered 07/07/08 09:18:31 Desc Main Page 13 of 33

B6E (Official Form 6E) (12/07)

In re DARYL D. GOOLSBY

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
V	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	continuation sheets attached

Document

Page 14 of 33

B6E (Official Form 6E) (12/07) - Cont.

In re DARYL D. GOOLSBY

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY			Support Obligations			_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Illinois Child Support Enforce 509 S. 6th St. Springfield, IL 62701-1825		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				\$23,419.00	\$0.00	\$23,419.00
ACCT #: Phyllis R. Goolsby 9031 S. Elizabeth Chicago, IL 60628		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only	Notice Only	Notice Only
attached to Schedule of Creditors Holding (Us	Priori e only	ty Cla <b>, on</b> l	Sheets Subtotals (Totals of this aims last page of the completed Schedule n the Summary of Schedules.)	То	ge) tal		\$23,419.00 \$23,419.00	\$0.00	\$23,419.00
(Us If a	e only	/ on ∣ ible,			als	>		\$0.00	\$23,419.00

Case 08-17388 Doc 1 Filed 07/07/08 Entered 07/07/08 09:18:31 Desc Main Document Page 15 of 33

B6F (Official Form 6F) (12/07) In re DARYL D. GOOLSBY

Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

The children in the state of the cheditors including unsecured cialling to report on this scriedule	lebtor has no creditors holding unsecured claims to report on this Schedule	or has no creditors holding unsecured claims to report on the	is box if debtor has no creditors holding	٦
---	---	---	---	---

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	CHI INGIO	טוטעטוט	AMOUNT OF CLAIM
ACCT #: Allied Interstate 1800 Broadway, Bldg#4A Buffalo, NY 14212-2001		-	DATE INCURRED: CONSIDERATION: REMARKS:					\$249.00
ACCT #: Brother Loan & Finance Company 7621 W. 63rd Street Summit, IL 60501		-	DATE INCURRED: CONSIDERATION: REMARKS:					\$1,380.00
ACCT #: Citifinancial P.O. Box 499 Hanover, MD 21076		-	DATE INCURRED: CONSIDERATION: REMARKS:					\$13,193.00
ACCT #: Columbia House P.O. Box 91640 Indianapolis, IN 46291-0640		-	DATE INCURRED: CONSIDERATION: REMARKS:					\$159.00
ACCT #:  GE Money Bank P.O. Box 981127 El Paso, TX 79998-1127		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:					Notice Only
ACCT #:  GEMB/Empire Carpet P.O. Box 981439 El Paso, TX 79998		-	DATE INCURRED: CONSIDERATION: REMARKS:					\$1,200.00
2continuation sheets attached		(Rep	(Use only on last page of the completed Scort also on Summary of Schedules and, if applicate Statistical Summary of Certain Liabilities and Rela	hed le, o	ota ule n th	ıl > F.) he	)	\$16,181.00

Document

Page 16 of 33

B6F (Official Form 6F) (12/07) - Cont. In re DARYL D. GOOLSBY

Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	USPI ITED	l ci	UNT OF _AIM
ACCT #: Household Finance 1421 Kristina Way Chesapeake, VA 23320-8917		-	DATE INCURRED: CONSIDERATION: REMARKS:				4	612,409.00
ACCT #: HSBC Bank NV 12447 SW 69th Ave. Tigard, OR 97223-8517		-	DATE INCURRED: CONSIDERATION: REMARKS:					\$546.00
ACCT #: Peoples Energy 130 E. Randolph, 14th Floor Special Procedures Chicago, IL 60601		-	DATE INCURRED: CONSIDERATION: REMARKS:					\$122.00
ACCT #: Sir Finance 6140 N. Lincoln Avenue Chicago, IL 60659		-	DATE INCURRED: CONSIDERATION: REMARKS:					\$1,218.00
ACCT #: The Law Firm of George J. Van Emden P.O. Box 2379 Glenview, IL 60025-6397		-	DATE INCURRED: CONSIDERATION: REMARKS:					\$3,000.00
ACCT #: Underwood Law Firm 515 Olive St., Ste. 800 Saint Louis, MO 63101		-	DATE INCURRED: CONSIDERATION: REMARKS:					\$543.00
Sheet no. 1 of 2 continuation sh Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to Su  (Use only on last page of the completed Sc port also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	hed le, o	ota ule on th	l > F.) ne		\$17,838.00

Document

Case 08-17388 Doc 1 Filed 07/07/08 Entered 07/07/08 09:18:31 Desc Main Page 17 of 33

B6F (Official Form 6F) (12/07) - Cont. In re DARYL D. GOOLSBY

Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: US Dept of Education P.O. Box 7202 Utica, NY 13504-7202		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$2,250.00
ACCT #: VA Medical Center 3001 Green Bay Road North Chicago, IL 60064		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$3,800.00
Sheet no2 of2 continuation she Schedule of Creditors Holding Unsecured Nonpriority C	aim	IS	(Use only on last page of the completed Sch ort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	To edu e, oı	ota le l	l > F.) ne	\$6,050.00 \$40,069.00

Case 08-17388 Doc 1 Filed 07/07/08 Entered 07/07/08 09:18:31 Desc Main Document Page 18 of 33

B6G (Official Form 6G) (12/07)

In re DARYL D. GOOLSBY

Case No.		
	(if known)	

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR' INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAPROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 08-17388 Doc 1 Filed 07/07/08 Entered 07/07/08 09:18:31 Desc Main Document Page 19 of 33

B6H (Official Form 6H) (12/07)

In re	DARYL	D. G	OOL	.SBY
-------	-------	------	-----	------

Case No.	
	(if known)

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Heather Brooks	Citimortgage P.O.Box 9440 Gaithersburg, MD 20898-9440
Heather Brooks	Homecoming Financial P.O. Box 9001719 Louisville, KY 40290-1719

Case 08-17388 Doc 1 Filed 07/07/08 Entered 07/07/08 09:18:31 Desc Main Document Page 20 of 33

B6I (Official Form 6I) (12/07)

In re DARYL D. GOOLSBY

Case No.	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse					
Cinalo	Relationship(s): Ag	e(s):	Relationship	(s):	Age(s):	
Single						
Employment:	Debtor		Spouse			
Occupation	Nursing Assistant					
Name of Employer	VA Medical Center					
How Long Employed	15 years					
Address of Employer						
INCOME: (Estimate of av	verage or projected monthly income a	t time case filed)		DEBTOR	SPOUSE	
	, salary, and commissions (Prorate if			\$3,683.33		
<ol><li>Estimate monthly over</li></ol>				\$0.00		
3. SUBTOTAL				\$3,683.33		
4. LESS PAYROLL DE	DUCTIONS		l	40,000.00		
a. Payroll taxes (inclu	ides social security tax if b. is zero)			\$541.95		
b. Social Security Tax	•			\$217.68		
c. Medicare				\$50.92		
d. Insurance				\$189.84		
e. Union dues				\$36.83		
<del></del>	Mandatory			\$28.75		
	sp loans			\$162.22		
h. Other (Specify) i. Other (Specify)	child support			\$454.28 \$0.00		
j. Other (Specify)				\$0.00 \$0.00		
k. Other (Specify)				\$0.00		
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS		1	\$1,682.47		
	LY TAKE HOME PAY			\$2,000.86		
	operation of business or profession of	or farm (Attach deta	alled stmt)	\$0.00		
<ol> <li>Income from real pro</li> <li>Interest and dividend</li> </ol>				\$0.00 \$0.00		
	s e or support payments payable to the	debtor for the deb	stor's use or	\$0.00 \$0.00		
that of dependents lis		debior for the dec	noi s use oi	ψ0.00		
	vernment assistance (Specify):					
The Goodal Gooding of go	criment accidance (Specify).			\$0.00		
12. Pension or retiremen	t income			\$0.00		
13. Other monthly incom	e (Specify):					
a				\$0.00		
b				\$0.00		
C				\$0.00		
14. SUBTOTAL OF LINE	S 7 THROUGH 13			\$0.00		
15. AVERAGE MONTHL	Y INCOME (Add amounts shown on I	ines 6 and 14)		\$2,000.86		
16. COMBINED AVERA	GE MONTHLY INCOME: (Combine co	olumn totals from li	ne 15)	\$2,0	000.86	
		<b>(D</b>			1 16 11 11	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 08-17388 Doc 1 Filed 07/07/08 Entered 07/07/08 09:18:31 Desc Main Document Page 21 of 33

B6J (Official Form 6J) (12/07)

IN RE: DARYL D. GOOLSBY

Case No.	
	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate solubeled "Spouse."	hedule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included?	\$1,637.00
Utilities: a. Electricity and heating fuel     b. Water and sewer     c. Telephone     d. Other: cable	\$145.00 \$40.00 \$120.00 \$5.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning	\$100.00 \$400.00 \$50.00
<ul><li>7. Medical and dental expenses</li><li>8. Transportation (not including car payments)</li><li>9. Recreation, clubs and entertainment, newspapers, magazines, etc.</li><li>10. Charitable contributions</li></ul>	\$80.00 \$415.00 \$35.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health	
d. Auto e. Other:	\$45.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: second mortgage c. Other: d. Other:	\$260.00
<ul> <li>14. Alimony, maintenance, and support paid to others:</li> <li>15. Payments for support of add'l dependents not living at your home:</li> <li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li> <li>17.a. Other: See attached personal expenses</li> <li>17.b. Other:</li> </ul>	\$58.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$3,390.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year followin document:	g the filing of this
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$2,000.86 \$3,390.00 (\$1,389.14)

## Document Page 22 of 33 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: DARYL D. GOOLSBY CASE NO

CHAPTER 7

# **EXHIBIT TO SCHEDULE J**

# **Itemized Personal Expenses**

Expense		Amount
personal care State Registration & City Sticker postage, gifts, bank charges etc		\$35.00 \$8.00 \$15.00
	Total >	\$58.00

B6 Summary (Official Form 6 - Summary) (12/07)

Document Page 23 of 33

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re DARYL D. GOOLSBY

Case No.

Chapter 7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
- Real Property	Yes	1	\$150,000.00		
- Personal Property	Yes	4	\$3,000.00		
- Property Claimed as Exempt	Yes	1		•	
- Creditors Holding Secured Claims	Yes	1		\$198,929.00	
Creditors Holding Unsecured     Priority Claims     (Total of Claims on Schedule E)	Yes	2		\$23,419.00	
- Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$40,069.00	
<ul> <li>Executory Contracts and Unexpired Leases</li> </ul>	Yes	1			
- Codebtors	Yes	1			
- Current Income of Individual Debtor(s)	Yes	1			\$2,000.86
- Current Expenditures of Individual Debtor(s)	Yes	2			\$3,390.00
	TOTAL	17	\$153,000.00	\$262,417.00	

Case 08-17388 Doc 1 Filed 07/07/08 Entered 07/07/08 09:18:31 Desc Main Document Page 24 of 33

Form 6 - Statistical Summary (12/07)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re DARYL D. GOOLSBY Case No.

Chapter 7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$23,419.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$2,250.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$25,669.00

## State the following:

Average Income (from Schedule I, Line 16)	\$2,000.86
Average Expenses (from Schedule J, Line 18)	\$3,390.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$5,050.47

## State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$27,229.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$23,419.00
4. Total from Schedule F		\$40,069.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$90,717.00

Doc 1 Filed 07/07/08 Entered 07/07/08 09:18:31 Desc Main Case 08-17388 B6 Declaration (Official Form 6 - Declaration) (12/07) Page 25 of 33

In re DARYL D. GOOLSBY

Case No. (if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

declare under penalty of perjury that I have read the fo sheets, and that they are true and correct to the best of my l	19	
Date <u>07/03/2008</u>	Signature /s/ DARYL D. GOOLSBY  DARYL D. GOOLSBY	
Date	Signature	
	[If joint case, both spouses must sign.]	

Doc 1 Filed 07/07/08 Entered 07/07/08 09:18:31 Desc Main Case 08-17388

B7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

n re:	DARYL D. GOOLSBY	Case No.	
			(if known)

		STATEMENT OF FINANCIAL AFFAIRS		
None	State the gross amount of including part-time activitie case was commenced. Stamaintains, or has maintains beginning and ending date	oyment or operation of business income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, is either as an employee or in independent trade or business, from the beginning of this calendar year to the date this ate also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that ed, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the soft the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing er 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a		
	AMOUNT - \$47,944.00 \$46,957.00	SOURCE 2008 Wages, Only those wages previously reported on Sch. I 2007 Wages 2006 Wages		
None None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income is separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint unless the spouses are separated and a joint petition is not filed.)				
None	3. Payments to creditors  Complete a. or b., as appropriate, and c.  a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and oth			

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT AND CASE NUMBER** 

**NATURE OF PROCEEDING** 

**COURT OR AGENCY** AND LOCATION

STATUS OR DISPOSITION

none, except for creditors previously listed

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

n re:	DARYL D. GOOLSBY	Case No.	
			(if known)

## STATEMENT OF FINANCIAL AFFAIRS

	Co	ontinuation Sheet No. 1	7		
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returne				
None	a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case				
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the				
None	List all diffs or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual				
None	List all losses from fire, theft, other casualty or dambling within one year immediately preceding the commencement of this case or since the				
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning deb				
	NAME AND ADDRESS OF PAYEE  Kenneth Borcia & Associates 1117 S. Milwaukee Suite A-3	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 5/08 - 6/08	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$250.00		

# The Institute of Financial Literacy

Libertyville, Illinois 60048

P.O. Box 1842 Portland, ME 04104 5/15/08 \$50

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

n re:	DARYL D. GOOLSBY	Case No.	
			(if known)

## STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.
---

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

None

✓

List all property owned by another person that the debtor holds or controls.

## 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

## 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

B7 (Official Form 7) (12/07) - Cont.

# Document Page 29 of 33 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

n re:	DARYL D. GOOLSBY	Case No.	
			(if known)

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

	nmental	

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

# 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re: DARYL D. GOOLSBY Case No. (if known)

## STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

[If completed by an individual or individual and spouse]					
declare under penalty of perjury that I have read the answer attachments thereto and that they are true and correct.	rs contained in th	e foregoing statement of financial affairs and any			
Date <u>07/03/2008</u>	Signature of Debtor	/s/ DARYL D. GOOLSBY DARYL D. GOOLSBY			
Date	Signature of Joint Debtor (if any)				

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 08-17388 Doc 1 Filed 07/07/08 Entered 07/07/08 09:18:31 Desc Main Document Page 31 of 33

Official Form 8 (10/05)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: DARYL D. GOOLSBY CASE NO

CHAPTER 7

# **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

nave filed a schedule of ass	ets and liabilities which includes consur	ner debts secu	rea by propen	ly of the estate.	
have filed a schedule of exe	cutory contracts and unexpired leases	which includes	personal prop	erty subject to an	unexpired lease.
intend to do the following wi	th respect to the property of the estate v	vhich secures t	hose debts or	is subject to a lea	se:
Description of Secured Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Home	Citimortgage P.O.Box 9440 Gaithersburg, MD 20898-9440	Ø			
Home	Homecoming Financial P.O. Box 9001719 Louisville, KY 40290-1719				
Decembring		Lease will			
Description of Leased	Lessor's	assumed purs to 11 U.S.			
Property	Name	362 <b>§</b> h)(1	<b>I</b>		
None	•				
Date 07/03/2008	Signature _	/s/ DARYL D. 0 DARYL D. GOO	GOOLSBY LSBY		
Date	Signature _				

B201 (04/09/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: DARYL D. GOOLSBY

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

B201 (04/09/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

NORTHERN DISTRICT OF ILLINOIS

Page 2

IN RE: DARYL D. GOOLSBY

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## Certificate of Compliance with § 342(b) of the Bankruptcy Code

		•	• •		
l,	Kenneth S. Borcia	counsel for Debtor	(s), hereby certify	that I delivered to	the Debtor(s) the Notice
required	by § 342(b) of the Bankruptcy Code.				
/s/ Kenr	neth S. Borcia				
Kenneth	S. Borcia, Attorney for Debtor(s)	_			
Bar No.:	3125988				
Kenneth	S. Borcia & Associates				
1117 S.	Milwaukee., Suite A-3				
P.O. Box	¢ 447				
Libertyvi	lle, IL 60048				

Fax: (847) 634-8932

Phone: (847) 634-8800

## **Certificate of the Debtor**

(We), the debtor(s), affirm that I (we) have received and read this notice.

DARYL D. GOOLSBY	X _/s/ DARYL D. GOOLSBY	07/03/2008
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	X	
Case No. (if known)	Signature of Joint Debtor (if any)	Date